

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

THOMAS BLAIN STEWART
 MINDY GAYLE STEWART

CASE NO: 12-10336-RLJ-13
 HEARING DATE: 8/26/2013
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 U	AES	\$12,068.00	013 0 U	ASPIRE/CB&T	\$852.00
015 0 U	CAP ONE	\$547.00	019 0 U	HSBC	\$3,912.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	A+ FEDERAL CREDIT UNION	2009 CHEVY SILVERADO 1500	\$14,715.41	\$18,150.00	6.00%	52	\$362.75 PAID BY TRUSTEE
009 0	SANTANDER CONSUMER USA	2010 KIA FORTE-- SURRENDERED	\$13,122.40	\$12,975.00			SURRENDERED
010 0 *	COUNTRYPLACE MORTGAGE	180 POWELL RD SMITHVILLE, TX--STAY LIFTED/SURRENDERED	\$0.00	\$133,907.00			SURRENDERED
021 0	WELLS FARGO FINANCIAL NATIONAL BANK	PURCHASES/MATTRESS FIRM	\$2,093.31	\$2,093.31	6.00%	52	\$51.60 PAID BY TRUSTEE
<u>PRIORITY CREDITORS</u>							
003 0	INTERNAL REVENUE SERVICE	2011 UNAS LIAB TAXES - WITHDRAWN	\$1,000.00				CLAIM WITHDRAWN

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
009 1 U	SANTANDER CONSUMER USA	\$147.40	011 0 U *	ECMC	\$34,654.96
	SPLIT CLAIM/2010 KIA			STUDENT LOAN/CIT ED	
014 0 U	ASSET ACCEPTANCE LLC	\$4,354.29	016 0 U	CAPITAL ONE BANK NA	\$1,111.76
	PURCHASES/FELL FIN CITI ON LINE BANK			PURCHASES	
017 0 U	CAPITAL LOANS	\$165.67	018 0 U	BECKET & LEE LLP	\$767.35
	LOAN			PURCHASES/CHASE	

020 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$311.75	022 0 U	AMERICAN INFOSOURCE	\$1,624.41
	<i>PURCHASES/ASPEN CARD</i>			<i>PURCHASES/SHERMAN ORIGINATOR</i>	
023 0 U	SECURITY FINANCE DBA SFCTX	\$1,125.00	024 0 U	USAA FEDERAL SAVINGS BANK	\$1,497.20
	<i>PURCHASES</i>			<i>PURCHASES</i>	
034 0 U *	JEFFERSON CAPITAL SYSTEMS LLC	\$269.83	036 0 U *	WORLD FINANCE CORPORATION	\$977.37
	<i>SERVICES/WELLS FARGO BANK CHECKING</i>			<i>LOAN</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
047 0 U *	BECKET & LEE LLP	\$4,639.91	048 0 U *	AMERICAN INFOSOURCE LP	\$941.35
	<i>PURCHASES/BEST BUY</i>			<i>SERVICES</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
050 0 U *	PRA RECEIVABLES MANAGEMENT	\$1,435.25	051 0 U *	ABILENE PHYSICIANS GROUP DCF	\$230.00
	<i>PURCHASES/GE MONEY RETAIL BANK</i>			<i>MEDICAL SERVICES</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Beginning 12/7/2012 debtor shall make 3 payments of \$675.00. Beginning 3/7/2013 debtor shall make 56 payments of \$500.00. On 11/7/2017 debtor shall make a balloon payment of \$72,100.00; for a total plan contribution of \$102,125.00. Plan pays 100% to general unsecured creditors who timely filed claims plus 6% interest from date of confirmation, 3/27/2013.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 8/26/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 7/3/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

A+ FEDERAL CREDIT UNIO 6200 GUADALUPE ST AUSTIN TX 78752
A+ FEDERAL CREDIT UNION PO BOX 14867 ABILENE TX 78761
AARONS LEASE 3502 CATCLAW ABILENE TX 79606
ABILENE PHYSICIANS GROUP DCF C/O PASI PO BOX 188 BRENTWOOD TN 37024
AES / PHEAA PO BOX 8147 HARRISBURG PA 17105
AES 1200 N 7TH ST HARRISBURG PA 17102
AES/PHEAA PO BOX 8183 HARRISBURG PA 17105
AMERICAN INFOSOURCE MIDLAND FUNDING INC PO BOX 268941 OKLAHOMA CITY OK 73126
AMERICAN INFOSOURCE LP DIRECTV LLC MAIL STATION N387 2230 E IMPERIAL HWY EL SEGUNDO CA 90245
ASPIRE/CB&T ATTENTION: SPECIAL ASSETS 1000 VETERANS PARKWAY GROUND FLOOR COLUMBUS GA 31901
ASSET ACCEPTANCE LLC PO BOX 1630 WARREN MI 48090
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090
BARRETT DAFFIN FRAPPIER TURNER & ENGEL 15000 SURVEYOR BLVD STE 100 ADDISON TX 75001
BECKETT & LEE LLP ATTORNEYS AT LAW 16 GENERAL WARREN, PO BOX 3001 MALVERN PA 19355
CAP ONE PO BOX 5253 CAROL STREAM IL 60197
CAPITAL LOANS WORLD ACCEPTANCE CORPORATION PO BOX 6429 BANKRUPTCY PROCESSING CTR GREENVILLE SC 29606
CAPITAL ONE BANK NA BY AMERICAN INFOSOURCE LP PO BOX 71083 CHARLOTTE NC 28272
CAPITAL ONE NA CAPITAL ONE BANK -USA NA PO BOX 30285 SALT LAKE CITY UT 84130
CAPITOL LOANS 3658 N 6TH ST ABILENE TX 79603
CHASE PO BOX 15298 WILMINGTON DE 19850
COUNTRYPLACE MORTGAGE PO BOX 202742 DALLAS TX 75320
ECMC LOCKBOX 8682 PO BOX 16478 ST PAUL MN 55116
ECMC PO BOX 75906 ST PAUL MN 55175
HSBC NOH BANKRUPTCY DEPT PO BOX 5263 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFFERSON CAPITAL 16 MCLELAND RD SAINT CLOUD MN 56303
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
JIM MABE 2742 FM 89 BUFFALO GAP TX 79508
MATTRESS FRM PO BOX 94498 LAS VEGAS NV 89193
MIDLAND FUNDING 8875 AERO DR STE 200 SAN DIEGO CA 92123
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
SANTANDER CONSUMER USA PO BOX 560284 DALLAS TX 75356
SANTANDER CONSUMER USA PO BOX 961245 FT WORTH TX 76161
SECURITY FIN SFC CENTRALIZED BANKRUPTCY PO BOX 1893 SPARTANBURG SC 29304
SECURITY FINANCE DBA SFCTX CENTRAL BANKRUPTCY AND REC DEPARTMENT PO BOX 1893 SPARTANBURG SC 29304
THOMAS BLAIN STEWART & MINDY GAYLE STEWART 2742 B FM 89 BUFFALO GAP TX 79508
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
USAA FEDERAL SAVINGS BANK C/O WEINSTEIN & RILEY PO BOX 3978 SEATTLE WA 98124
USAA FEDERAL SAVINGS BANK C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121
USAA SAVINGS BANK PO BOX 33009 SAN ANTONIO TX 78265
WELLS FARGO BANK NA PO BOX 10438 DES MOINES IA 50306
WELLS FARGO FINANCIAL NATIONAL BANK PO BOX 660431 DALLAS TX 75266
WORLD FINANCE CORPORATION 333 VALLEY HI DRIVE SUITE 2203 & 2205 SAN ANTONIO TX 78227
WORLD FINANCE CORPORATION WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606